

8/25/11 1:53:11
DK T BK 3,335 PG 70
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

RECORDATION REQUESTED BY:

Southern Bancorp Bank, Hernando Office, 970 Byhalia Rd, Hernando, MS 38632

WHEN RECORDED MAIL TO:

Southern Bancorp Bank - Central Region, P. O. Box 2507, West Helena, AR 72390

SEND TAX NOTICES TO:

Southern Bancorp Bank, Hernando Office, 970 Byhalia Rd, Hernando, MS 38632

FOR RECORDER'S USE ONLY

This Modification of Deed of Trust prepared by:

SOUTHERN BANCORP BANK
LOAN OPERATIONS
601 Main St
Arkadelphia, AR 71923

INDEXING INSTRUCTIONS: LOT 2, PHASE 1, SLOANE TREZEVANT SUBDIVISION, SITUATED IN SECTION 18, TOWNSHIP 3 SOUTH, RANGE 7 WEST, IN DESOTO COUNTY, MISSISSIPPI.

MODIFICATION OF DEED OF TRUST



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THIS MODIFICATION OF DEED OF TRUST dated August 22, 2011, is made and executed between ISHVERBHAI PATEL and TARAMATI PATEL, HUSBAND AND WIFE, whose address is 2425 SLOANES WAY, HERNANDO, MS 38632-0000 ("Grantor") and Southern Bancorp Bank, whose address is Hernando Office, 970 Byhalia Rd, Hernando, MS 38632 ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated November 14, 2007 (the "Deed of Trust") which has been recorded in DE SOTO County, State of Mississippi, as follows:

FILED 11-14-07 BOOK 2818, PAGE 331 IN DESOTO COUNTY, MS .

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in DE SOTO County, State of Mississippi:

970 Byhalia Rd
HKO

**MODIFICATION OF DEED OF TRUST
(Continued)**

Loan No: 4500303

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LOT 2, PHASE 1, SLOANE TREZEVANT SUBDIVISION, SITUATED IN SECTION 18, TOWNSHIP 3 SOUTH, RANGE 7 WEST, IN DESOTO COUNTY, MISSISSIPPI, AS SHOWN ON THE PLAT OF RECORD IN PLAT BOOK 58, PAGE 44, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS MADE FOR A MORE PARTICULAR DESCRIPTION.

The Real Property or its address is commonly known as 2425 SLOANES WAY, HERNANDO, MS 38632.

MODIFICATION. Lender and Grantor hereby modify the Deed of Trust as follows:


EXTEND MATURITY DATED TO 08-14-12.


CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorser to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

MODIFICATION OF DEED OF TRUST . ADDITIONAL FUNDS ARE BEING ADVANCED IN THE AMOUNT OF \$48,143.14.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED AUGUST 22, 2011.

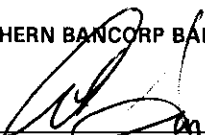
GRANTOR:

x 
ISHVERBHAI PATEL

x 
TARAMATI PATEL

LENDER:

SOUTHERN BANCORP BANK

x 
Alan Sims, DeSoto County President

**MODIFICATION OF DEED OF TRUST
(Continued)**

Loan No: 4500303

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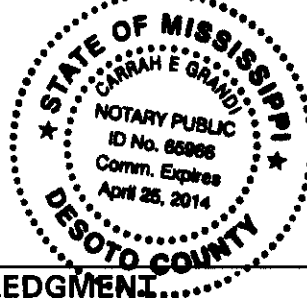
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Mississippi)
COUNTY OF Desoto) SS

Personally appeared before me, the undersigned authority in and for the said County and State, on this 22nd day of August, 20 11, within my jurisdiction, the within named ISHVERBHAI PATEL and TARAMATI PATEL, who acknowledged that they signed, executed and delivered the above and foregoing Modification for the purposes mentioned on the day and year therein mentioned.

Carrah E Grandi
NOTARY PUBLIC

My Commission Expires:



LENDER ACKNOWLEDGMENT

STATE OF Mississippi)
COUNTY OF Desoto) SS

Personally appeared before me, the undersigned authority in and for the said County and State, on this 22nd day of August, 20 11, within my jurisdiction, the within named Alan Sims, who acknowledged that (he)(she) is Desoto County President of Southern Bancorp Bank and that in said representative capacity (he)(she) executed the above and foregoing Modification, after first having been duly authorized so to do.

Carrah E Grandi
NOTARY PUBLIC

My Commission Expires:

